Pay for Family Care and Bonding (PFCB)
Frequently Asked Questions (FAQ’s)

General

1. **What does PFCB stand for?**

   PFCB stands for Pay for Family Care and Bonding.

2. **When does PFCB start?**

   PFCB is effective July 1, 2021.

3. **How does PFCB work?**

   PFCB is a pay option for eligible employees to receive up to 70% of their eligible earnings for up to eight workweeks per calendar year. This option is available when the employee is on an approved block Family and Medical Leave (FML) taken for one of the qualifying reasons listed in FAQ #5 below, and the employee is taking that leave in a block of a minimum of one workweek.

Eligibility Requirements

4. **Who is eligible for PFCB?**

   Any non-represented employee who does not already receive more generous paid leave benefits and is on an approved Family and Medical Leave for one of the qualifying reasons noted in FAQ #5 may opt to receive PFCB during the leave, provided the leave is taken in a block of a minimum of one workweek. The same is true for represented employees in bargaining units that are participating in the program. (Most units are participating. Please refer to the applicable unit’s collective bargaining agreement.) For ineligible academic titles, see [APM – 700 Series Pay for Family Care and Bonding Letter 6-21-2021](#).
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Qualifying Leaves

5. What types of leaves qualify for PFCB?

Family and Medical Leaves that qualify for the PFCB option are those leaves taken under the FMLA and/or CFRA for one of the following reasons:

- Parental bonding
- To care for a family member with a serious health condition
- Military Caregiver Leave
- Qualifying Exigency Leave.

PFCB is not an available pay option during a Family and Medical Leave for the employee’s own serious health condition or for the employee’s own pregnancy disability. It is also not available during any other type of leave, including Supplemental Family and Medical Leave.

Use of PFCB

6. Are there any restrictions on how PFCB is used?

The option to receive PFCB is only available during qualifying FML block leaves of one workweek or more. If the employee elects to use PFCB, the employee must continue to use PFCB until they either exhaust their full eight workweeks of PFCB for the calendar year or that qualifying FML block leave ends. If their leave ends before they have used the full eight workweeks of PFCB for the calendar year, the remainder is available to use during a qualifying FML block leave later in the same calendar year.

7. What is the definition of a workweek?

A workweek is any 7 consecutive day period. The 7-day period could run Sunday through Saturday, Wednesday through Tuesday or any other 7 consecutive days. If an employee is on an approved FML block leave for one of the qualifying reasons from Wednesday through the following Tuesday and returns to work the next day on Wednesday, they may opt to use PFCB during the leave. If the employee will be taking an approved FML leave for one of the qualifying reasons on Wednesday, Thursday & Friday and will return to work on Saturday, they will not be able to use PFCB for that leave.
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8. Can paid leave accruals be combined with PFCB?

No. An employee cannot use paid leave accruals (vacation, sick leave, PTO, CTO) while they are using PFCB in order to receive 100% of regular earnings. However, an employee may be able to use their paid leave accruals before they use PFCB during their approved FML. An employee may also be able to use paid leave accruals after they exhaust their PFCB during an approved FML.

9. Can an employee utilize PFCB to meet the waiting period for a disability benefit? Or while receiving disability benefits?

No. An employee may not utilize PFCB to meet the waiting period for disability benefit or while receiving disability benefits. Keep in mind that PFCB is never available when the FML is taken for the employee’s own serious health condition or pregnancy disability.

10. Is PFCB available to employees for their own illnesses?

No. PFCB is never available for leaves taken for an employee’s own illness or pregnancy disability.

11. What if an employee has two separate appointments (“Job A” and “Job B”) and they take block FML in connection with both appointments, applying the PFCB pay option, and then return from FML for Job A but continue their block FML in connection with Job B? Can the employee continue receiving PFCB during the block FML that they are continuing to take in connection with Job B?

PFCB provides eligible employees with up to eight workweeks of partial income replacement per calendar year. As long as an employee continues their FML block leave in connection with one job, they can continue receiving PFCB during the FML block leave from that job even though they have returned from FML for their other job. The maximum PFCB available to the employee for the calendar year would still remain eight workweeks.

For example, if the employee has two separate appointments and they take four workweeks of block FML in connection with both appointments applying the PFCB pay option, and then return from FML for Job A but continue their block FML in connection with Job B for another four workweeks, they may continue receiving PFCB during the FML block leave that they are continuing to take in connection with Job B. The amount of PFCB they would receive while on block FML leave from Job B would be 70 percent of the employee’s eligible earnings in
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connection with Job B. After continuing to apply PFCB for the four workweeks of block FML leave from Job B, they would have exhausted their eight workweeks of PFCB available for the calendar year.

PFCB and Eligible Earnings

12. How much does an employee receive if they opt to use PFCB during a qualifying FML?

The PFCB option provides pay calculated at 70% of an employee’s eligible earnings.

13. What are eligible earnings?

For employees covered by the PPSM - Eligible earnings include an employee’s base salary payable through the University. Eligible earnings do not include bonuses, perquisites, overtime pay, administrative stipends, shift differentials, uniform allowances, certification pay, specialty pay, emergency response pay, charge differentials, on-call differentials, or any pay that is received in addition to that of the employee’s regular appointment, including “by agreement” payments and any other additional cash compensation received that is more than 100% of the base salary of the full-time equivalent of the employee’s regular position. However, if the employee’s only appointment is a “by agreement” appointment, and the employee meets all other PFCB eligibility criteria, those earnings are considered eligible earnings.

For employees covered by APM- Eligible earnings include an appointee’s base salary payable through the University. Base salary includes on-scale, off-scale, and above-scale, and X and X-prime (X’) components for Health Sciences Compensation Plan (HSCP) participants. Eligible earnings do not include pay that is received in addition to the appointee’s regular appointment such as “by agreement” payments, administrative stipends, honoraria, compensation for extension teaching, summer session teaching, any negotiated Y and Z payments for HSCP participants, and any other cash compensation received that exceeds 100% of the base salary of the full-time equivalent of the appointee’s eligible appointment(s). However, if the appointee’s only appointment is for extension or summer session teaching or is a “by agreement” appointment, and the appointee meets all other PFCB eligibility criteria, those earnings are considered eligible earnings.

For represented employees covered by a collective bargaining agreement- Eligible earnings are defined in the applicable side letter for each bargaining unit. If there is no
side letter, that bargaining unit opted not to participate in the PFCB program. All collective bargaining agreements and associated PFCB side letters are available on UCNet. https://ucnet.universityofcalifornia.edu/labor/bargaining-units/index.html

14. **How are eligible earnings determined for an employee utilizing PFCB with an appointment at a fixed percentage?**

If the employee has an appointment established at a fixed percentage, PFCB is based on the salary rate in effect during the employee’s leave.

15. **How are eligible earnings determined for an employee utilizing PFCB with an appointment established at a variable percentage?**

If a staff employee has an appointment established at a variable percentage or an academic appointee reports time on a variable basis, eligible earnings are an average of the employee’s eligible earnings for the three calendar months (for an employee paid on a monthly basis) or six pay periods (for an employee paid on a bi-weekly basis) immediately prior to the period in which the leave begins, excluding periods with furlough or approved leave without pay. This average is calculated as follows:

- For an employee paid on a bi-weekly basis, the sum of hours paid in the six pay periods immediately prior to the period in which the leave begins is divided by 12 to determine the average hours worked per week. The average hours worked per week is then multiplied by 0.7 to determine the number of hours per week the employee is to be paid at 70 percent.

- For an employee paid on a monthly basis, the sum of the time paid in the three calendar months immediately prior to the period in which the leave begins is divided by three to determine the average time worked per month. The average time worked per month is then multiplied by 0.7 to determine the time per month the employee is to be paid at 70 percent.

If the consecutive three months or six bi-weekly pay periods immediately preceding the beginning of the leave cannot be used due to furlough or approved leave without pay, the look-back period may be extended up to, but no longer than, one year prior to the beginning of the leave, using the most recent applicable pay periods, not to exceed the term of the appointment.
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16. Are eligible earnings while on PFCB taxable?

PFCB is considered taxable wages. An employee’s normal deductions will be taken from PFCB.

Benefits and Service Credit while using PFCB

17. How are health and welfare benefits affected by PFCB?

Health and welfare benefits deductions will be taken from the employee’s paycheck while the employee is using PFCB in accordance with the employee’s benefit elections. Receiving PFCB does not, in itself, affect benefits status or eligibility. However, benefits regulations affecting return to pay status after a leave without pay will apply if an employee returns to pay status by receiving PFCB.

18. How is employment service credit affected by PFCB?

Employment service credit is used to determine years of qualifying service for an employee’s vacation accrual rate and for eligibility for service awards. Employees accrue one month of employment service credit for each month in which they are on pay status at least 50% time. If receiving PFCB results in a pay status of less than 50% in a given month, an employee will not receive employment service credit for that month.

19. How is retirement service credit affected by PFCB?

Retirement service credit (i.e., service earned as a UCRP member or UC Defined Contribution Plan Savings Choice participant) is earned based upon an employee’s covered compensation and their full-time equivalent compensation from a UCRP-eligible appointment. While receiving PFCB, an employee will continue to make required contributions to retirement plans. An eligible employee who is receiving PFCB will receive 70% of the retirement service credit they would have earned in their appointment. For more information about retirement service credit, employees should go to the My UC Retirement website.
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20. As explained in FAQ #18, employees earn less retirement service credit while receiving PFCB. Can employees buy back UCRP service credit that they did not earn as a result?

For rules applicable to UCRP service credit buy back, please refer to the UCRP Service Credit Purchase Guide.

Vacation and Sick Accruals and Holiday Pay while on PFCB

21. If an employee is utilizing PFCB how would their vacation and sick leave accruals be affected?

Because an employee is paid 70% of eligible earnings when receiving PFCB, vacation and sick leave accruals are calculated as if the employee is on pay status for 70% of their usual earnings.

22. How much PFCB pay does an eligible employee receive if their qualifying leave includes one or more holidays?

PFCB pay, including for University holidays, is calculated at 70% of an employee’s eligible earnings.

PFCB Leave Coding

23. How will PFCB be coded in UC Path?

UC Path has developed codes for when employees are using PFCB. Refer to the UC Path Job Aid for information on the PFCB codes.

24. How will PFCB be coded in our time and attendance system?

Please contact your local Payroll group regarding changes to your local time and attendance system.
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ERIT, Curtailment and Catastrophic Leave Donations

25. If an employee is on an ERIT contract while on an approved FML and opts to use PFCB, are they paid at 70% of ERIT earnings or pre-ERIT earnings?

The employee will be paid 70% of eligible earnings at the pre-ERIT rate of pay.

26. If an employee is on an approved FML that includes a University curtailment period where the employee’s UC location has temporarily ceased operation and the employee is not expected to report for work, can the employee use PFCB during the curtailment?

The answer depends on the length of the curtailment period:

- If a curtailment period is one week or longer, the curtailment days do not count against the employee’s FML entitlement. Because employees may only use PFCB for qualifying FML leaves, the employee would not be able to use PFCB on those days. Depending on the applicable policy or collective bargaining agreement, the employee may have the option to use accruals if they do not want the curtailment days to be unpaid.

- If the curtailment period is less than one week, the curtailment days would count against the employee’s FML entitlement. Therefore, if the employee is using PFCB for a qualifying FML block leave and a curtailment period of less than one week occurs within that block leave, the employee would continue to use PFCB for those curtailment days.

27. An employee has been approved to take a qualifying FML and is out of paid leave accruals (vacation, sick, PTO, CTO). They would like to use PFCB and Catastrophic Leave donations for income replacement during the leave. Can the employee use Catastrophic Leave donations while they are using PFCB in order to receive 100% of regular earnings?

No. Catastrophic Leave donations cannot be used at the same time as PFCB.

28. Is the employee required to use PFCB before using Catastrophic Leave donations?

No. If the employee is eligible for both, the employee may request and use Catastrophic Leave donations first or PFCB first. It is the employee’s option.
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PFCB Scenarios

Following are some scenarios designed to answer frequently asked questions.

Leave to Care for a Family Member

This scenario provides advisement on an FMLA/CFRA block and intermittent leave request to care for a family member with a serious health condition.

Tracy contacts you to discuss a need for leave related to a parent’s illness. Tracy, an Analyst 2, is a policy-covered employee and PPSM allows use of up to 12 workweeks of sick leave during FML taken to care for a family member with a serious health condition. Tracy has 10 weeks of accrued sick time.

You determine Tracy is eligible for FMLA/CFRA leave and provide Tracy with the notice of leave rights under these laws. As part of your leave advisement, you review the pay options available for use during the leave. Tracy anticipates the need for 8 weeks of block leave and then intermittent, unplanned absences to help with the parent’s flare-ups and medical appointments.

You advise PFCB is only available for block leaves taken for a minimum of 1 workweek. So, you explain some options Tracy may elect during the leave:

- **Option 1**: Tracy uses sick leave (full pay) during the 8-workweek block leave.
  - This option allows for the highest pay.
  - During this period, Tracy will use 8 out of the 12 workweeks of FMLA/CFRA entitlement available for the calendar year.
    - If Tracy chose this option to save PFCB to use when caring for this parent later in the calendar year, Tracy would not take full advantage of the PFCB option in the calendar year because only 4 workweeks of FMLA/CFRA entitlement would be remaining in the calendar year and Tracy can only use PFCB during a qualifying FML leave. Also, if the additional FMLA/CFRA leave for this purpose is taken intermittently for unplanned absences, PFCB cannot be used for those absences.
    - This option would use most of Tracy’s available sick leave balances, which may result in unpaid days for any intermittent leave periods.
- **Option 2**: Tracy uses PFCB (70% of eligible earnings) for 8 workweeks.
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- Tracy receives less money with this option. But, by using PFCB, Tracy can save sick leave accruals to use later for the intermittent, unplanned absences and the future doctor’s appointments that are anticipated.
- This option might help ensure there are no unpaid days during this FMLA/CFRA leave and may enable Tracy to retain sick leave balances for other time off needs.

During the leave advisement, Tracy is requesting to first use PFCB for 4 workweeks, followed by 4 workweeks of sick leave during the 8-workweek continuous block leave. What do you advise?

- What Tracy is requesting is not an option. When an employee chooses to use PFCB, the employee must continue using PFCB during that leave until PFCB is exhausted or the leave ends. So, if Tracy uses PFCB at the beginning of the leave, the PFCB pay will continue to be paid through the end of the 8-workweek block leave period.
- If Tracy wants to use both PFCB and sick leave accruals during the course of the leave, one option would be for Tracy to use sick leave during the first 4 workweeks of the leave and then use PFCB during the last 4 workweeks of the 8-workweek block period. You note that accruals and PFCB cannot be used at the same time.

Leaves Related to Pregnancy and Bonding

Scenario 1:

This scenario provides advisement on a leave for pregnancy disability under PDLL/FMLA that is immediately followed by a leave for parental bonding under FMLA/CFRA. It also provides advisement about the parental bonding leave options available to that employee’s spouse.

Lynn is a policy-covered employee who is on pregnancy disability leave:
- Lynn met the eligibility requirements for FMLA/CFRA when the pregnancy disability leave began in March.
- Lynn reached out and advised you of the uncomplicated delivery on March 28, 2021.
- Lynn’s PDL of 8 workweeks ended on May 9, 2021, based on the medical documentation.

Lynn then took 4 workweeks of FML as parental bonding leave (under both FMLA and CFRA) before returning to work. Lynn exhausted FMLA entitlement during the parental bonding leave.

Lynn contacts you in mid-July to say the plan is to take additional bonding leave, in 1-week increments, beginning in August 2021. It’s discussed that Lynn has 8 weeks of CFRA entitlement remaining within 1 year of the birth of the baby. Lynn asks about the new PFCB pay option available as of July 1st and states that Marty, Lynn’s spouse, works for UC and also wants to take time off for bonding. Lynn didn’t know if they could both use the PFCB pay...
option. You tell Lynn that it is possible that both parents can use the PFCB option if they are both eligible for FML and take FML leaves that qualify for PFCB. You ask Lynn to have Marty call you directly for advisement. What do you advise about Lynn’s leave request?

- You explain that PFCB may only be used when taking an approved FML block leave for one week or more.
- You add that there are FML rules for parental bonding leave that also must be considered. Parental bonding leave may always be taken in increments of 2 weeks or more and, on two occasions, it can be taken for periods of less than 2 weeks. You therefore agree on the following leave plan with Lynn:
  - August 16-27: 2 workweeks of CFRA (using PFCB)
  - September 13-17: 1 workweek of CFRA (using PFCB)
  - September 27 – October 8: 2 workweeks of CFRA (using PFCB)
  - October 18-22: 1 workweek of CFRA (using PFCB)
  - November 8-19: 2 workweeks of CFRA (using PFCB)

Secondarily, Lynn’s spouse, Marty, reaches out to you later in July. You advise:

- Based on Marty’s September 15, 2020 date of hire, with no prior UC service, Marty isn’t currently eligible for parental bonding leave under FMLA/CFRA. Therefore, Marty isn’t currently eligible for the PFCB pay option.
- However, in a little over two months, it appears Marty will meet the FMLA/CFRA eligibility requirements (the 12 months of cumulative employment and also the 1,250 hours of actual work in the 12 months preceding the leave) and could then take an FMLA/CFRA parental bonding leave, for up to 12 workweeks before the baby’s first birthday in March 2022. You tell Marty PFCB can be used for up to 8 weeks of that leave if it is taken in a block that is one workweek or more. You suggest that Marty reach back out to you in two months.

Scenario 2:

This scenario provides advisement on a leave for pregnancy disability under PDLL/FMLA immediately followed by parental bonding leave under FMLA/CFRA taken as a block leave initially and later taken as reduced schedule leave. The employee has a 3-day workweek.

Jing, a represented employee, reaches out to you for advisement on an upcoming pregnancy disability leave. The expected due date is July 15, 2021. Jing is a Clinical Nurse 2 with a 90% appointment (3/12-hour shifts/week) and is advised the PDL leave will be under PDLL and also FMLA. The required leave notices are sent. Jing has 5 days of accrued sick leave, 26 days of vacation, and the Lincoln basic disability only.
Subsequent to your initial advisement, Jing reaches out to you to request usage of PFCB in lieu of the disability benefit during the pregnancy disability leave. What do you advise Jing?

- Pregnancy Disability Leave is not a type of FML that qualifies for the PFCB pay option.
- The basic disability benefit will start after the 14-day waiting period. You advise Jing that, to meet the waiting period, Jing is required to use the available sick leave balances (up to 22 days per the disability plan requirements) and, if there are not sufficient sick leave balances, Jing may elect to use vacation leave balances.
- After the PDL ends, Jing may immediately take parental bonding leave (initially under FMLA/CFRA and then just under CFRA after FMLA entitlement exhausts) and may use PFCB during up to 8 workweeks of that leave. If additional time is requested to bond with the baby beyond the 8 workweeks, Jing may elect to use leave balances or leave without pay.

Jing emails and asks if PFCB can be used during a continuous FML leave for parental bonding from August 26 through October 5, 2021. This is about 5.5 weeks and Jing is unsure if PFCB can be used for ½ a week based on prior advisement. What do you advise?

- Jing could use PFCB for this entire period because Jing would be taking a continuous block leave for more than 1 workweek.

**Leave to Care for a Family Member**

**Scenario 1:**

*This scenario provides advisement on a CFRA leave requested to care for a family member with serious health conditions, rolling into a new calendar year.*

Jose, a policy-covered employee, emails you on September 16, 2021 to discuss leave needed to care for a sister with a serious health condition. Jose expects the need for leave will begin October 20, 2021 and continue to January 28, 2022. Jose is seeking your advisement about the leave and any pay options. Based on your calculation of worked hours, it is determined Jose is eligible for FML under CFRA. Jose has 110 hours of accrued sick leave and 75 hours of vacation.

You respond to Jose and advise the following:

- You recall Jose took off a few weeks to care for a sister in 2020. Jose used personal leave at that time. You tell Jose that a leave to care for a sister with a serious health condition may now be covered under CFRA, per the revisions to the law effective January 1, 2021. You review the paperwork needed to designate the time as FML under CFRA.
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- Jose has 12 workweeks of CFRA entitlement for 2021 and, based on your quick calculation, a block leaves beginning October 20 through December 31, 2021 would be just over 10 workweeks.
- When October 20, 2021 arrives, Jose meets the CFRA eligibility requirements and begins leave to care for the sister, continuing through the end of 2021. Jose starts the leave using 8 workweeks of PFCB. After exhausting PFCB, Jose uses sick leave for the remainder of the leave.

Jose checks in with you towards the end of 2021 to talk about the fact that the sister will need more care in January. You advise that Jose will be eligible for CFRA again as of January 1, 2022 and will have a new allotment of 8 workweeks of PFCB for 2022. Jose requests and takes a new CFRA leave to care for the sister beginning January 1, 2022 and continuing through January 28, 2022. Jose uses 4 workweeks of PFCB during this leave. Jose then returns to work.

Scenario 2:

This scenario is a continuation of Scenario 1 and provides advisement on multiple requests for leave to care for a family member with serious health conditions in one calendar year, under CFRA and FMLA, and also the possibility of Supplemental FML.

Jose emails you in late February 2022 and states another leave is needed, this time to care for a sick child. Jose anticipates the need for 11 weeks of block leave, over two periods of time. Jose asks to use 8 workweeks of PFCB during the two block leave periods and then use leave balances when intermittent, unplanned absence is needed. The first 6-week block leave to care for the child is beginning March 15, 2022 and then there will be a 5-week block leave beginning in October 2022. You calculate worked hours and determine Jose will meet the FMLA/CFRA eligibility requirements for this leave. As of late February 2022, Jose has 45 hours of sick leave and 108 hours of vacation leave balances. You schedule time to speak with Jose. What do you advise?

- Jose already used 4-workweeks of PFCB in 2022 during the January CFRA leave to care for the sister. This means Jose only has 4 workweeks of PFCB available for the remainder of the calendar year. You explain that PFCB is 8 weeks per calendar year, in total, for all qualifying FML leaves under the FMLA and/or CFRA.
- You explain the leave to care for Jose’s child would run concurrently under FMLA/CFRA for 8 workweeks, exhausting the remainder of Jose’s CFRA entitlement for the year.
  - However, Jose would have an additional 4 workweeks of FMLA entitlement remaining in 2022. If Jose needs additional leave to care for the child at the time the FMLA entitlement exhausts, Jose may be able to continue that leave in progress by using Supplemental FML because he is policy-covered. You note that PFCB is not an option available during Supplemental FML.
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- Jose requests use of all vacation leave balances, and then leave without pay during the block leave that began in March. Jose then requests to use the remaining 4 workweeks of PFCB in the calendar year during his block leave that begins in October. You advise that this plan would be possible.

Qualifying Exigency Leave

This scenario provides advisement on a Qualifying Exigency Leave request.

Kumar, an Assistant Adjunct Professor, calls you. Kumar’s wife has been called to active military duty and will be redeployed in 6 weeks. Kumar is requesting reduced schedule leave to prepare for the redeployment.

After determining Kumar meets the eligibility requirements for FMLA/CFRA, you send the appropriate leave packet and request a copy of the wife’s active duty orders including the dates of the wife’s active duty service. You schedule time to speak. Kumar asks to use PFCB during his reduced schedule leave. You tell Kumar that PFCB can be used during FML taken for Qualifying Exigency Leave, but only if the leave is taken in a block of one week or more. It therefore is not available to use if leave is taken on a reduced schedule. Kumar provides the necessary paperwork to enable you to designate the leave as Qualifying Exigency Leave under FMLA/CFRA.

Leave to Care for Your Own Serious Health Condition

Scenario 1:

This scenario provides advisement on an FML leave request for an employee’s own serious health conditions.

Charlie, a policy-covered employee, sends in a leave of absence request form indicating the need for leave due to serious health conditions and requesting to use PFCB in lieu of the disability benefits. What do you advise?

- FML for an employee’s own serious health condition is not a type of FML that qualifies for the PFCB option. You provide FML paperwork and direct Charlie toward their disability benefit options for their own medical leave.
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Scenario 2:

This scenario provides advisement on an FML leave request for an employee’s own serious health condition due to a work-related injury.

Aja, a represented employee, contacts you. Last week, Aja sustained an injury to the right arm and left knee after tripping and falling down the stairs at work. Aja will be off work for 3 weeks, and maybe longer, as surgery may be needed. You provide Aja with FML paperwork for leave and connect Aja with the unit that handles workers’ compensation claims. Aja understands workers’ compensation disability payments may be delayed and stated the timekeeping system only shows about 65 hours of accrued leave, between sick and vacation leave balances. Aja requests to use PFCB until the claim is accepted. What do you advise?

- An employee’s work-related injury is not a qualifying reason to use the PFCB pay option. PFCB may be used for qualifying FML leaves, such as leaves for parental bonding and some leaves related to caring for a family member. PFCB cannot be used for an FML leave taken for the employee’s own serious health condition.
- You discuss the Lincoln Financial disability benefits but you also refer Aja to the unit that manages workers’ compensation for advisement on any pay options and/or leave entitlements under the workers’ compensation program.